



GENESEE GENERAL  
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## Condo “Mini” Association Product - Non Profit Package

A Complete Package Product for Residential Condominium Associations with five units or less without swimming pools

### *Claim Examples*

- ▶ **Liability:** A guest of a resident was walking outside of the condominium tripped on the cracked sidewalk owned by the association and broke their leg. The individual successfully won a judgment against the association in the amount of \$20,000.
- ▶ **Property:** During a storm the insured condominium was struck by lightning and damaged the roof. The roof needed to be repaired at a cost of \$50,000.

A pressurized water tank owned by the Condominium Association ruptured while the unit owners were at work. Water soaked the walls and the floor of the building, and \$23,000 of damage resulted in the two units.

- ▶ **Directors & Officers:**

**Breach of Contract:** The Community Association Board of Directors entered into an agreement with ABC Landscaper to maintain the property around the residence. The contract was worth \$10,000 a year. Two weeks before the work was to begin the association received word they could have the work preformed for much less by another company. The board decided to rescind the agreement it had with ABC Landscaper and go with the lower price. ABC Landscaper then sued the board for Breach of Contract.

**Non-Monetary:** The Community Association Board has a rule prohibiting dogs; however members of the association have heard a dog barking from one of the other units. The neighbors complain about the dog barking to the board. The owner is given notice to get rid of the dog per the association bylaws or face a daily fine. The owner responds that the dog is needed for therapy for her disability. The board requests a medical note, but later the one produced by the unit owner is rejected because it is not on medical letterhead. The owner then produces a note from a local clinic signed by a third year resident. At the time she presents the second note she also files a claim of discrimination with the State Human Rights Commission (HRC). The HRC concludes that under the guidelines, once the owner produced the note, the board was in violation to continue any fines or attempts to collect the fines. The HRC awarded damages to the owner.